

## ATM POLICY

# Fees, Cancellations & Refunds Policy & Procedure

### 1. Purpose:

This policy ensures students and clients of **Australian Training Management Pty Ltd (ATM)** clearly understand course fees, payment conditions, cancellation process, and refund entitlement. It aligns with the 2025 for RTOs to promote transparency, fairness and financial protection.

### 2. Scope:

This policy applies to:

- Individual students enrolled in ATM short courses or qualifications
- Employers booking training on behalf of staff
- Internal staff responsible for processing bookings and payments

This policy supports compliance with the Standards for RTOs 2025, specifically:

- Outcome Standard 2 – VET students are treated fairly and are properly informed, supported, and protected
- Outcome Standard 4 – Clause 4.4 – The RTO implements and maintains sound financial management practices, including protecting fees paid in advance
- Clause 18 of the Compliance Requirements for the Standards for NVR Registered Training Organisations 2025 – Prepaid fee protection measures

### 3. Definitions:

- **Business Day:** A standard business day is Monday to Friday between 9:00am and 5:00pm, excluding public holidays in Western Australia.
- **Full Business Day Notice:** A full business day means notice must be received before 9:00am on that business day.
- **Deposit:** A portion of the course fee paid upfront to secure a booking
- **Course Fee:** The total amount charged for participation in training, including tuition, materials, admin fees, and certification costs
- **No-Show:** When a student does not attend a course or scheduled session without notice.
- **Reschedule:** Transferring a student from their original course date to a new date
- **Standards for Registered Training Organisations (RTOs) 2025:** The regulatory standards governing Registered Training Organisations in Australia.

### 4. Policy Statement:

ATM is committed to managing course fees and refunds with integrity, fairness, and in compliance with the 2025 RTO Standards. We aim to provide all learners with clear information about their financial rights and obligations prior to enrolment. Learners are encouraged to refer to this policy at any time via the ATM website or by request.

## 5. Payments

In accordance with the Standards for Registered Training Organisations (RTOs) 2025, ATM requires the student makes the following payments:

### Courses valued at or under \$1,500 AUD:

Full payment is required no later than 7 business days before the scheduled course commencement.

### Courses valued over \$1,500 AUD:

- An upfront deposit of up to \$1,500 AUD is required before course commencement.
- The remaining balance is payable once the student commences training

### Payment Methods:

ATM accepts credit card, EFTPOS, and direct debit. Payment links or tax invoices are issued via email.

### Outstanding Fees:

If fees remain unpaid after course completion, AQF certification will be withheld until full payment is received.

## Booking Methods & Timing

Booking Type	Booking Requirements	Payment Terms
Student booking online, via phone or email.	Student books at eight (8) <b>business</b> days or more before the course commencement.	20% deposit required to secure seat. Full payment of issued invoice due 7 <b>business</b> days prior.
	Student books seven (7) <b>business</b> days or less to the course commencement.	Full fee required at the time of booking to secure seat.

## 6. Cancellation & Refunds:

- Refunds are provided under circumstances that are outlined in this policy.
- All refund requests shall be processed promptly, ensuring fairness and transparency.
- Specific conditions, such as course cancellations or student withdrawals, and their associated refund provisions are clearly defined by **Australian Training Management Pty Ltd.**

Australian Training Management requires a minimum of seven (7) full business days' notice to be eligible for a full refund. A full business day means notification must be received before 9:00am on that business day. Notification must be received no later than 9:00am on the 7th business day prior to the course start date. If the cancellation is received after this point, different conditions will apply as outlined in the cancellation table.

### Key Notes:

- A full business day means notice must be received before 9:00 am on that day.
- "Day 0" is the actual course day.
- Exceptional circumstances outside the learner's control may be considered at ATM Management's discretion.

ATM processes all refund requests fairly and promptly, aiming for resolution within 14 business days of receiving a valid request. Conditions are outlined below:

Days Before Course	Reason for Cancellation	Notification Requirements	Refund	Reschedule
<b>Day 8 (or earlier)</b>	Student withdrawal	8 or more full business days before course starts	100% or Course Credit	Yes – No Fee
<b>Day 7 (before 9am)</b>	Student withdrawal	Exactly 7 full business days before course starts, with notice received <b>before 9:00 am</b>	100% or Course Credit	Yes – No Fee
<b>Day 7 (after 9am)</b>	Student withdrawal	Exactly 7 business days before course starts, with notice received <b>after 9:00 am</b>	No refund	Yes - \$50 reschedule fee
<b>Day 6 to Day 4</b>	Student withdrawal	6 to 4 full business days before course starts	No refund	Yes - \$50 reschedule fee
<b>Day 3 to Day 1</b>	Student withdrawal	3 full business days or less before course starts (including the day before)	No refund	Yes - full course fee is paid again.
<b>Day 0 (course day)</b>	Non-Attendance	No-show without notice before 8:00 am	No refund	Yes - full course fee is paid again
	Non-attendance due to illness	Non-attendance due to illness, with notice before 10:00 am on the day and medical certificate within 2 days	No refund	Yes – No Fee
	Student suspended from the course by ATM	After course commencement, due to inappropriate behaviours.	No Refund	Yes (at management discretion) - full course fee is paid again
	Course cancelled by ATM	Students notified as soon as possible	100% Refund	Yes – No Fee

#### Non-attendance – Trainees & Apprentices:

Should a qualification learner fail to attend a training session or site visit without providing prior notice, or if such notice is given with less than four (4) business days in advance, a fee for non-attendance shall apply as outlined in the Service agreement detailed at commencement of the qualification. Further training may be disrupted in the event that there are outstanding payments overdue.

#### 7. Roles and Responsibilities:

The ATM Management is responsible for:

- Reviewing and updating this policy annually.
- Ensuring complaints, refunds, and cancellations are documented and resolved fairly.
- Providing access to this policy and maintaining accurate records.

#### 8. Additional Fees

- Re-issue of certificate or wallet card: Fees apply
- Credit transfer for non-funded students: Fees apply

- Where specialised equipment or modifications are required to accommodate an individual learner's accessibility needs, the cost of these items may be at the learner's expense. These requirements will be discussed during the pre-enrolment support review and documented in writing

## 9. Recognition of Prior Learning (RPL)

Under the 2025 Standards, ATM is required to offer Recognition of Prior Learning (RPL)

- Individuals applying for RPL are not eligible for a refund after they have submitted their evidence for assessment.

## 10. Information Access & Communication

- This policy is provided to learners prior to enrolment and is available on the ATM website
- Where an employer books on behalf of a learner, ATM will provide the learner with this policy and confirm their understanding of fees and refund conditions
- Learners may request a record of transactions and payments at any time

## 11. Complaints & Dispute Resolution

If a student is dissatisfied with a refund outcome or cancellation process, they may lodge a complaint in accordance with ATM's Complaints & Appeals Policy, available on the website or by request.

## 12. Review:

This policy will be subjected to a thorough review annually, with the possibility of interim reviews based on stakeholder feedback or significant operational changes.


## 13. Feedback and Grievance Resolution:

Stakeholders are invaluable to our process of continuous improvement. We earnestly encourage all stakeholders to provide feedback, playing a pivotal role in our pursuit of excellence.

## Approval and Revision History:

**Approval Date:** 28/04/2025

**Approving Authority:** Aaron Leafe – General Manager



**Effective Date:** 28/04/2025

## Revision History

Version	Revision Date	Approved Date	Summary of changes	Approved by
V1.1	12.08.25	12.08.25	Updated cancellation table to reflect day numbers and include key notes.	Aaron Leafe